

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Bujak, Mikolay § Case No. 17-34077
Bujak, Kathleen §
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Elizabeth C Berg, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$125,175.00 (Without deducting any secured claims)	Assets Exempt: \$92,250.00
Total Distributions to Claimants: \$81,651.44	Claims Discharged Without Payment: \$73,423.21
Total Expenses of Administration: \$8,239.13	

3) Total gross receipts of \$89,890.57 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$89,890.57 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$187,463.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$8,239.13	\$8,239.13	\$8,239.13
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$148,013.00	\$133,057.65	\$133,057.65	\$81,651.44
TOTAL DISBURSEMENTS	\$335,476.00	\$141,296.78	\$141,296.78	\$89,890.57

4) This case was originally filed under chapter 7 on 11/14/2017. The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 04/24/2019 By : /s/ Elizabeth C Berg
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
Debtor's Post-Petition Inheritance from Estate of Terrence C. Kautz	1229-000	\$89,890.57
TOTAL GROSS RECEIPTS		\$89,890.57

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
NA	NA	NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	M & T BANK		\$180,541.00	NA	NA	\$0.00
	Pncbank		\$6,922.00	NA	NA	\$0.00
	TOTAL SECURED		\$187,463.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Baldi Berg, Ltd.	3110-000	NA	\$601.50	\$601.50	\$601.50
Elizabeth C. Berg, Trustee	2100-000	NA	\$7,500.00	\$7,500.00	\$7,500.00
International Sureties, Ltd.	2300-000	NA	\$30.73	\$30.73	\$30.73
Texas Capital Bank	2600-000	NA	\$106.90	\$106.90	\$106.90
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$8,239.13	\$8,239.13	\$8,239.13

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00007	PYOD for Citibank [see Dkt. 32]	7100-000	\$17,039.00	\$18,220.08	\$18,220.08	\$0.00
00006	Quantum3 Group LLC as agent	7100-000	\$739.00	\$1,337.05	\$1,337.05	\$1,181.05
00005	Quantum3 Group LLC as agent	7100-000	\$1,988.00	\$2,531.20	\$2,531.20	\$2,235.87
00004	U.S. Department of Education	7100-000	\$76,268.00	\$78,450.14	\$78,450.14	\$69,296.85
00003	TD Bank, USA [see Dkt. 32]	7100-000	\$1,268.00	\$1,455.10	\$1,455.10	\$0.00
00002	Discover Bank Discover Products	7100-000	\$9,596.00	\$10,118.21	\$10,118.21	\$8,937.67
00001	Discover Bank [see Dkt. 32]	7100-000	\$19,098.00	\$20,945.87	\$20,945.87	\$0.00
	BK OF AMER		\$16,668.00	NA	NA	\$0.00
	CAP1/Carsn		NA	NA	NA	\$0.00
	Chase CARD		\$5,349.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$148,013.00	\$133,057.65	\$133,057.65	\$81,651.44

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 17-34077
Case Name: Bujak, Mikolay
Bujak, Kathleen
For Period Ending: 04/24/2019

Judge: Janet S. Baer

Trustee Name: Elizabeth C Berg
Date Filed (f) or Converted (c): 11/14/2017 (f)
341(a) Meeting Date: 12/11/2017
Claims Bar Date: 04/18/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 580 Lancaster Dr, Hampshire, IL 60140 Stay lifted per order 1/5/18 [Dkt. 18]	150,000.00	0.00		0.00	FA
2. 2006 Hyundai Elantra	1,725.00	0.00		0.00	FA
3. 2006 Subaru Outback Debtor reaffirmed 2/8/18 [Dkt 25]	5,175.00	0.00		0.00	FA
4. Furniture, linens, small appliances, table & chairs, bedroom set	2,000.00	0.00		0.00	FA
5. Flat screen TVs, DVD player, computer, printer, music collection, cell phones	2,000.00	0.00		0.00	FA
6. Pistol, rifle, shotgun	1,500.00	0.00		0.00	FA
7. Everyday clothes, shoes, accessories	250.00	0.00		0.00	FA
8. Everyday jewelry, costume jewelry, engagement ring, wedding rings, watches	500.00	0.00		0.00	FA
9. books, CDs, DVDs & Family Photos	100.00	0.00		0.00	FA
10. Savings Account Chase Bank	400.00	0.00		0.00	FA
11. Checking Account Chase Bank	1,100.00	0.00		0.00	FA
12. Checking Account Chase Bank	2,200.00	0.00		0.00	FA
13. Merrill Lynch	1,200.00	0.00		0.00	FA
14. THIS Pension	Unknown	0.00		0.00	FA
15. TRS Pension	Unknown	0.00		0.00	FA
16. 401(k) or similar plan Trans America	14,100.00	0.00		0.00	FA
17. IRA Fidelity	33,000.00	0.00		0.00	FA
18. Health insurance	0.00	0.00		0.00	FA

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19. Term Life Insurance	0.00	0.00		0.00	FA
20. 2 laptops, printer, server	500.00	0.00		0.00	FA
21. Debtor's Post-Petition Inheritance from Estate of Terrence C. Kautz (u) Trustee recovered full value of Kathleen Bujak's interest in the inheritance of T. Kautz	0.00	88,273.91		89,890.57	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	215,750.00	88,273.91		89,890.57	0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

February 28, 2019: After recovering the bulk of Kathleen's share of the inheritance, Trustee was advised of a possible second distribution on account of the inheritance. Trustee remained in contact with the executor of the inheritance and Kathleen Bujak in order to monitor the progress and administration of the probate estate and to ensure that the bankruptcy estate's interest was protected. In or about early February, Trustee learned that the probate estate had been fully administered and that a second distribution would be made on account of Kathleen's interest in the Inheritance. Thereafter, Trustee made an official request to the executor for a turnover of Kathleen's share of the final distribution and recovered an additional \$1,616.66 for the benefit of the Estate. Trustee confirmed with her accountant that no estate tax returns were required to be filed. Trustee prepared her TFR.

September 30, 2018: Trustee reviewed, among other things, the Debtors' schedules of assets and liabilities and statements of financial affairs and conducted a section 341 examination of the Debtors. Trustee determined there were no assets of value to the Estate and filed a Report of No Distribution (NDR) on 12/12/17. Roughly two weeks thereafter, Trustee was notified that one of Kathleen's parents passed away and that Kathleen (Debtor) may be entitled to an inheritance. Trustee determined the inheritance would be property of the Estate pursuant to 541(a)(5) of the Code since Debtor became entitled to the inheritance within the 180 days following the petition date and, thereafter, withdrew her NDR. Trustee recovered majority of the proceeds of the inheritance in September 2018. Trustee is advised a second and final distribution on account of the inheritance will be paid to the bankruptcy estate by year end. The claims bar date expired, Trustee reviewed the claims and determined the claims were asserted against Ms. Bujak individually or jointly by the Debtors. Pursuant to this Court's order dated 9/10/18 [Dkt. 32], this case will be administered as separate cases and distributions will be made to creditors of Ms. Bujak individually or jointly by the Debtors (and not to creditors of Mr. Bujak individually). Trustee will submit TFR once final inheritance proceeds are received.

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) : 06/30/2019

Current Projected Date of Final Report(TFR) : 03/30/2019

Trustee's Signature /s/Elizabeth C Berg
Elizabeth C Berg
P. O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 04/24/2019

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-34077

Case Name: Bujak, Mikolay

Bujak, Kathleen

Taxpayer ID No: **.***1470

For Period Ending: 4/24/2019

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5427 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
09/05/2018	[21]	Estate of Terrence C. Kautz	Debtor's Post-petition Inheritance	1229-000	88,273.91		88,273.91
10/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		106.90	88,167.01
02/13/2019	51001	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	Bond Premium	2300-000		30.73	88,136.28
02/21/2019	[21]	Estate of Terrence C. Kautz c/o Michael B. Jawgiel, Esq. 5487 N. Milwaukee Avenue Chicago, IL 60630	Final Distribution - Post-petition Inheritance	1229-000	1,616.66		89,752.94
04/16/2019	51002	Elizabeth C. Berg, Trustee PO Box 2399 Glen Ellyn, IL 60138-2399	Trustee's Compensation	2100-000		7,500.00	82,252.94
04/16/2019	51003	Baldi Berg, Ltd. PO Box 2399 Glen Ellyn, IL 60138-2399		3110-000		601.50	81,651.44
04/16/2019	51004	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	Disb of 88.33% to Claim #00002	7100-000		8,937.67	72,713.77

Page Subtotals

89,890.57

17,176.80

FORM 2
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-34077

Case Name: Bujak, Mikolay

Bujak, Kathleen

Taxpayer ID No: **-***1470

For Period Ending: 4/24/2019

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: *****5427 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
04/16/2019	51005	U.S. Department of Education c/o FedLoan Servicing PO Box 69184 Harrisburg, PA 17106	Disb of 88.33% to Claim #00004 mail payment to U.S. Department of Education c/o FedLoan Servicing P.O. Box 530210 Atlanta, GA 30353-0210	7100-000		69,296.85	3,416.92
04/16/2019	51006	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 88.33% to Claim #00005	7100-000		2,235.87	1,181.05
04/16/2019	51007	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 88.33% to Claim #00006	7100-000		1,181.05	0.00

Page Subtotals 0.00 72,713.77

COLUMN TOTALS	89,890.57	89,890.57
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	89,890.57	89,890.57
Less: Payments to Debtors		0.00
Net	89,890.57	89,890.57

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-34077
 Case Name: Bujak, Mikolay
 Bujak, Kathleen
 Taxpayer ID No: **-***1470
 For Period Ending: 4/24/2019

Trustee Name: Elizabeth C Berg
 Bank Name: Texas Capital Bank
 Account Number/CD#: *****5427 Checking Account
 Blanket bond (per case limit): 5,000,000.00
 Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

All Accounts Gross Receipts: 89,890.57
 All Accounts Gross Disbursements: 89,890.57
 All Accounts Net: 0.00

TOTAL-ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5427 Checking Account	89,890.57	89,890.57	
Net Totals	89,890.57	89,890.57	0.00